

Information to identify the case:

Debtor 1	Edward J. Malnak	Social Security number or ITIN	xxx-xx-5754
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-16588-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward J. Malnak

7/19/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Edward J. Malnak
 Debtor

Case No. 17-16588-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 44

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.

db #+Edward J. Malnak, 1038 Deerhaven Terrace, Stewartsville, NJ 08886-2919
 r +Donna Chingery, Keller Williams, 6 Route 173 West, Suite 202, Clinton, NJ 08809-1269
 r +Keller Williams, Attn: Jennifer Milo, 6 Route 173 West, Suite 202, Clinton, NJ 08809-1269
 cr +Overlook at Lopatcong Condominium Association, Inc, Scholl Whittlesey Grenberg, 1 East Main St, Suite 1, Flemington, NJ 08822-1200
 cr +ROUNDPOINT MORTGAGE SERVICING CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 sp +Robert J. Elwood, Jr., 94 South Main Street, Phillipsburg, NJ 08865-2341
 516741644 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 516741648 +Chase Home Finance, PO Box 24696, Columbus, OH 43224-0696
 516741649 +Chase/Slate, PO Box 1423, Charlotte, NC 28201-1423
 516763388 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026
 516741650 +Citizens One Auto Finance, One Citizens Drive, Riverside, RI 02915-3035
 516741651 +Gateway Funding, 300 Welsh Road, Horsham, PA 19044-2273
 516741652 +Gulf Oil, 80 William Street, Suite 400, Wellesley Hills, MA 02481-3705
 516741653 +Home Depot, PO Box 9001030, Louisville, KY 40290-1030
 516741654 +Overlook at Lopatcong Condominium, Owner's Association, C/O Scholl, Whittlesey & Gruenberg, 1 East Main Street, Ste 1, Flemington, NJ 08822-1200
 517215529 +Overlook at Lopatcong Condominium Assn, C/O Scholl, Whittlesey & Gruenberg, 1 East Main Street, Ste 1, Flemington, NJ 08822-1200
 517014791 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
 516741656 +Roundpoint, PO Box 19409, Charlotte, NC 28219-9409
 516905874 +TD Bank, Att: Michael Blaine, 30 Montgomery St Ste 1205, Jersey City, NJ 07302-3835
 516901986 +TD Bank, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2019 00:30:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 20 2019 00:29:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516741642 +EDI: AMEREXP.COM Jul 20 2019 03:48:00 American Express, POB 981535, El Paso, TX 79998-1535
 516805118 EDI: BECKLEE.COM Jul 20 2019 03:48:00 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516741643 EDI: BANKAMER.COM Jul 20 2019 03:48:00 Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410
 516741645 +EDI: CAPITALONE.COM Jul 20 2019 03:48:00 Capital One/Best Buy, PO Box 30253, Salt Lake City, UT 84130-0253
 516741646 +EDI: CHASE.COM Jul 20 2019 03:48:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
 516741647 +EDI: CHASE.COM Jul 20 2019 03:48:00 Chase, PO Box 15548, Wilmington, DE 19886-5548
 517066913 +EDI: RESURGENT.COM Jul 20 2019 03:48:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
 517066912 EDI: RESURGENT.COM Jul 20 2019 03:48:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516741655 +E-mail/Text: bankruptcy@prosper.com Jul 20 2019 00:30:39 Prosper Marketplace, PO Box 396081, San Francisco, CA 94139-6081
 516995600 +E-mail/Text: bncmail@w-legal.com Jul 20 2019 00:30:13 Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 516741658 +EDI: RMSC.COM Jul 20 2019 03:48:00 SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
 516741659 +EDI: RMSC.COM Jul 20 2019 03:48:00 SYNCB/Golfsmith, PO Box 960061, Orlando, FL 32896-0061
 516741660 +EDI: RMSC.COM Jul 20 2019 03:48:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 516741657 +EDI: SEARS.COM Jul 20 2019 03:48:00 Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
 516742665 +EDI: RMSC.COM Jul 20 2019 03:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 516999877 +EDI: RMSC.COM Jul 20 2019 03:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 516741662 EDI: TDBANKNORTH.COM Jul 20 2019 03:48:00 TD Bank, PO Box 219, Lewiston, ME 04243
 516741663 +EDI: WTRRNANK.COM Jul 20 2019 03:48:00 TD Bank/Target, PO Box 673, Minneapolis, MN 55440-0673
 516741661 +EDI: WTRRNANK.COM Jul 20 2019 03:48:00 Target, PO Box 673, Minneapolis, MN 55440-0673
 516865836 +EDI: AIS.COM Jul 20 2019 03:48:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 516741665 +EDI: WFFC.COM Jul 20 2019 03:48:00 WFFNB/Raymour & Flanigan, PO Box 14517, Des Moines, IA 50306-3517
 516741664 +EDI: WFFC.COM Jul 20 2019 03:48:00 Wells Fargo Home Mortgage, POB 10335, Des Moines, IA 50306-0335

TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0312-3

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Andrew G. Greenberg on behalf of Debtor Edward J. Malnak a.greenbergglawfirm@verizon.net
Denise E. Carlon on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5